

Patent Claims

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1. Method for using and charging Internet services via a mobile telephone, characterized in that a payment gateway (5) is established, which is accessible by a mobile telephone-Internet user via a mobile telephone terminal (1) and by a provider via a provider server (4), where customer data of the user can be held centrally in a database (6) of the payment gateway (5), a micropayment account (7) is opened at a bank (9), where the payment gateway (5) and the micropayment account (7) are continuously synchronized by means of matching the databases, a certain amount is reserved in the micropayment account (7) via the payment gateway (5) and authorized by the user to the provider, the provider debits amounts against the amount transferred to him, upon conclusion of the process the actual charge(s) is/are transmitted by the provider to the payment gateway (5), and the payment gateway (5) allocates the actual charges to the reservations and debits the amounts to the micropayment account (7), credits the provider and cancels the respective reservations.

2. Method as defined by claim 1, characterized in that no electronic money purse data and no customer data are held in the terminal (1).

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3. Method as defined by ^{*claim 1*}~~any of the claims 1 or 2~~, characterized in that the customer can secure all payment transactions by means of a payment PIN.

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4. Method as defined by ^{*claim 1*}~~any of the claims 1 to 3~~, characterized in that sensitive data remain safe in the mobile telephone network (2) and are not transmitted via the Internet (3).

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5. Method as defined by ^{*a' claim 1*}~~any of the claims 1 to 4~~, characterized in that ~~no additional encoding methods are required.~~

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6. Method as defined by any of the claims 1 to 5, characterized in that no additional authentication method is required, because the mobile telephone network (2) authenticates the customer.

7. Method for charging Internet services via a mobile telephone, characterized by coupling standard dealer software with standard (Internet) payment systems and Internet-enabled standard mobile telephone terminals (1).

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